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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Russell	
	Write the name that is on	First name	First name
	your government-issued picture identification (for example, your driver's	Middle name Cage	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Russell First Name	Cage Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	4700 C Leke Dedr Ave Apt 507	If Debtor 2 lives at a different address:
	4700 S Lake Park Ave Apt 507 Number Street	Number Street
	ChicagoIllinois60615CityStateZip Code	City State Zip Code
	Cook	Canata
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
0. 145	City State Zip Code	City State Zip Code
 Why you are choosing this district 	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	-	

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Debtor 1 Russell			Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case			
 The chapter of the Bankruptcy Code you are choosing to file under 		cription of each, see <i>Notice Requ</i> Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mor may pay with a credit common line of the c	w you may pay. Typically, if you ney order If your attorney is card or check with a pre-printer in installments. If you choose or Filing Fee in Installments (Obe waived (You may request equired to, waive your fee, and that applies to your family sind, you must fill out the Applic	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used and are used and you ar	the clerk's office in your local court for e fee yourself, you may pay with cash, it payment on your behalf, your attorney an and attach the <i>Application for AA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	WhenWhen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line Yes. Fill out <i>Initi</i>	12.		b you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Russell Cage __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Russell
 Cage
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Russell	Middle Nove	Cage	Case number (if known)	
Part 6: Answer These Que	Middle Name estions for Reporting Purpo	Last Name DSeS		
16. What kind of debts do you have?	"incurred by an individence of the Incurred by an individence of the Incurred Pyes. Go to line 16th The Incurred by an individence of the Incurred Pyes. Go to line 16th The Incurred Pyes of th	dual primarily for a persona b. c. arily business debts? Busin or investment or through to c.	nsumer debts are defined in al, family, or household purp ness debts are debts that you he operation of the business	oose." ou incurred to obtain as or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the No.	apter 7. Do you estimate that a	after any exempt property is ex distribute to unsecured credito	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	0 📅 50	5,001-50,000 0,001-100,000 ore than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		-\$50 million	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion ore than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million		-\$50 million	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion ore than \$50 billion
Part 7: Sign Below				
For you	of title 11, United States Co under Chapter 7. If no attorney represents me out this document, I have o	er Chapter 7, I am aware tha ode. I understand the relief e and I did not pay or agree btained and read the notice	at I may proceed, if eligible, u available under each chapte to pay someone who is not e required by 11 U.S.C. § 34	under Chapter 7, 11,12, or 13 er, and I choose to proceed t an attorney to help me fill 42(b).
	both. 18 U.S.C. §§ 152, 13	e statement, concealing pro	perty, or obtaining money oup to \$250,000, or imprisor	•
	/s/ Russell Cage		X	
	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 5/3/20 MM	17 / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1 Russell		Cage	Case number	(if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, or ⁻	13 of title 11, Uni	I have informed the debtor(s) about ited States Code, and have explained the I also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(k	o) and, in a case i	n which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inforr	mation in the sch	edules filed with the petition is incorrect.
attorney, you do not	4.0			
need to file this page.	/s/ Chad Mizelle		Date	5/3/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	Chad Mizelle			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		nois	60603
	City	Sta	ate	Zip Code
	0			
	Contact phone		Email address	cmizelle@semradlaw.com
	Por number		Illin	
	Bar number		Sta	ıe

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Russell		Cage
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	Ф0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$5,015.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,015.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$8,545.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψο,ο40.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$21,927.07
Your total liabilities	\$30,472.07
Part 3: Summarize Your Income and Expenses	
I. Schedule I: Your Income (Official Form 106I)	\$1,271.14
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	4.,2

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Debtor 1 Russell Cage _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$871.25 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$6,088.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$6,088.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify yo	ur case:	-	1	
Debtor 1	Duncell		Como		
Deptor I	Russell First Name	Middle N	Cage ame Last Name		
Debtor 2	the sale				
(Spouse, if fil	ling) First Name	Middle N	ame Last Name		
United Sta	ates Bankruptcy Court for t	the: Northern	District of Illinois (State)		
Case num (If known)	ber				
Officia	ıl Form 106A/B			_	Check if this is an amended filing
Sched	dule A/B: Pro	perty			12/1
category v responsibl write your	where you think it fits be e for supplying correct i name and case number	est. Be as complete a nformation. If more s (if known). Answer e	st an asset only once. If an asset fits in mond accurate as possible. If two married per pace is needed, attach a separate sheet twery question. Ind, or Other Real Estate You Own or	eople are filing together, both a to this form. On the top of any a	re equally
			n any residence, building, land, or similar		
7. DO 900	No. Go to Part 2	or equitable interest i	in any residence, building, faild, or similar	property:	
	Yes. Where is the property	v?			
ш		, .	What is the property? Check all that apply	Do not deduct secured	claims or exemptions. Put
1.1	- · · · · · · · · · · · · · · · · · · ·		Single-family home	the amount of any secu	red claims on Schedule D:
	Street address, if available	e, or other description	Duplex or multi-unit building		ims Secured by Property.
			Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
			Manufactured or mobile home		
	Number Street		Land	Describe the nature of	f vour ownership
			Investment property Timeshare	interest (such as fee s	imple, tenancy by
	City State	Zip Code	Other	the entireties, or a life	e estate), if known.
			Who has an interest in the property? Che	Check if this is co	mmunity property
			one. Debtor 1 only	Ш	
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about property identification number:	t this item, such as local	
If you	own or have more than or	ne, list here:			
			What is the property? Check all that apply		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address, if available	e, or other description	Single-family home		ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property?	portion you own?
			Land		
	Number Street		Investment property	Describe the nature or interest (such as fee s	
	Cit. Ctata	7in Onda	Timeshare Other	the entireties, or a life	
	City State	Zip Code			
			Who has an interest in the property? Che one.	Check if this is co	mmunity property
			Debtor 1 only	ш	
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about property identification number:	t this item, such as local	

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Debtor 1	Russell First Name	Middle Name	Cage Last Name	Case number	(if known)	
1.3	et address, if available, or ot	v	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other Who has an interest in the property		Describe the nature or interest (such as fee s the entireties, or a life. Check if this is co (see instructions)	imple, tenancy by e estate), if known.
		р	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an other information you wish to add roperty identification number:	about this item,		
	the dollar value of the porve attached for Part 1. Wr	ite that number he	.	uding any entries	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	t? Include any vehicles	
you own t	hat someone else drives. If y ins, trucks, tractors, sport ut	ou lease a vehicle, a	also report it on Schedule G: Executo	-	-	
3.1	Make Model: Year:	Chevrolet Impala 2006	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	96000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community		Current value of the entire property? \$3700.00	Current value of the portion you own? \$3700.00
3.2	Make Model: Year:		who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Russell First Name	Middle Name	Cage Last Name	Case numb	er (ir known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu- Creditors Who Have Cla	•
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of the portion you own?
	outor information.		At least one of the debtor			-
			Check if this is commu instructions)			
3.4	Make Model:		Who has an interest in the one.	property? Check	Do not deduct secured the amount of any secu	· ·
	Year:		Debtor 1 only			aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
		•	er recreational vehicles, other it, fishing vessels, snowmobiles,	•		
Exa	mples: Boats, trailers, motors No Yes	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example Exampl	mples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Example Exampl	mples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	ured claims on Schedule nims Secured by Propen Current value of the
Example Exampl	mples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedule</i>
Example Exampl	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
Example Exampl	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule ims Secured by Propertion Current value of the portion you own? claims or exemptions. If
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule control of the portion you own?
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 only	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check The control of the	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 only Debtor 1 and Debtor 2 or Debtor 2 or Debtor 1 and Debtor 2 or Debtor 3 or Debtor 2 or Debtor 3 or Debtor 2 or Debtor 3 or Debtor 3 or Debtor 3 or Debtor 3 or Debtor 4 or Debtor 3 or Debtor 4 or Debtor 3 or Debtor 4 o	property? Check Inly Is and another Inity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Scheduk aims Secured by Proper Current value of the portion you own? claims or exemptions. I ared claims on Scheduk aims Secured by Proper Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 and Debtor 2 on Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check Inly Its and another Inity property (see Inity property? Check Inly Its and another Inity see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. I lired claims on Schedule ims Secured by Propent Current value of the

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D	ebtor 1	Russell First Name	Middle Name	Cage Last Name	Case number (if known)	
Pa	art 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	t in any of the followir	ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		-	and furnishings liances, furniture, linens, china, kitchen	ware		
☑		Describe	Misc. Household Goods and Furniture)		\$415.00
		tronics les: Televisions	s and radios; audio, video, stereo, and	digital equipment; comput	ters, printers, scanners; music	
✓	Yes. [Describe	Misc. Consumer Electomics			\$400.00
	Examp		ue und figurines; paintings, prints, or other in, or baseball card collections; other c			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby s; carpentry tools; musical instruments		tables, golf clubs, skis; canoes	
✓	No					
Ш	Yes. L	Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	d equipment		
✓	No No	Dogoribo				ı
Ш	res. L	Describe				
	1. Clo		clothes, furs, leather coats, designer we	ear, shoes, accessories		
	No	S				
✓	Yes. L	Describe	Used Clothing			\$300.00
		-	ewelry, costume jewelry, engagement i r	rings, wedding rings, heirlo	oom jewelry, watches, gems,	
	No I Yes T	Describe				I
ш	I	20000				
	Examp	n-farm animal les: Dogs, cats	s, birds, horses			
✓	No No	Dogoribo				l
Ш	res. L	Describe				
1	4. Any No	other person	al and household items you did not	already list, including a	ny health aids you did not list	
		Describe				
			lue of all of your entries from Part 3	3, including any entries fo	or pages you have attached	\$1115.00
f	or Parl	ເ 3. Write that	number here			

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Debte	or 1 Russell First Name	Middle Name	Cage Last Name	Case number (if known)	
Part 4			Last Name		
Doy		y legal or equitable interest	in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	kamples: Money you ha	ve in your wallet, in your home, ir	·	d on hand when you file your petition Cash:	
		avings, or other financial accounts stitutions. If you have multiple ac		shares in credit unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	JPMorgan Chase		\$200.00
		17.2. Checking account:	PNC		\$0.00
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			-
		17.9. Other financial account:			
18.		or publicly traded stocks, investment accounts with broken Institution or issuer name:	rage firms, money marke	at accounts	
	an LLC, partnership, a		ted and unincorporate	ed businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Russell		Cage	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF No Yes. List each account separately.), thrift savings accounts Institution name:	s, or other pension or profit-sharing plans	
		IRA: Retirement account: Keogh: Additional account: Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented fumiture:			
23.	Annuities (A contract for No Yes	Other: or a periodic payment of money to Issuer name and description:	o you, either for life or for	a number of years)	

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Debte	or 1 Russell		Cage	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in 530(b)(1), 529A(b), and 529(b)(1).	n a qualified ABLE program, or u	nder a qualified state tuition program.	
	✓ No Yes	Institution name and description. S	Separately file the records of any inte	erests.11 U.S.C. § 521(c):	
25.		able or future interests in propert or your benefit	y (other than anything listed in I	ine 1), and rights or powers	
	✓ No Yes. Desc	cribe			
26.		yrights, trademarks, trade secret ernet domain names, websites, prod			
	✓ No Yes. Desc	oribe			
27.		nchises, and other general intang ilding permits, exclusive licenses, co		or licenses, professional licenses	
	✓ No				
	Yes. Desc	cribe			
Mon	ey or prope	rty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ley or prope				portion you own? Do not deduct secured
	Tax refunds o				portion you own? Do not deduct secured
	Tax refunds o	wed to you		Federal:	portion you own? Do not deduct secured
	Tax refunds o			Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o	wed to you specific information it them, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds o	specific information It them, including whether already filed the returns the tax years	l support, child support, maintenan	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppoi	specific information It them, including whether already filed the returns the tax years	l support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	l support, child support, maintenan	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	l support, child support, maintenan	State: Local: ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	l support, child support, maintenan	State: Local: ce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas	specific information It them, including whether already filed the returns the tax years	l support, child support, maintenan	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds o No Yes. Give abou you and Family suppor Examples: Pas No Yes. Give	specific information at them, including whether already filed the returns the tax years rt t due or lump sum alimony, spousal specific information	l support, child support, maintenan	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give about you and Family support Examples: Pas No Yes. Give Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It to due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give about you and framily support Examples: Pas No Yes. Give Other amount Examples: Unp Soci	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds o No Yes. Give about you and Family support Examples: Pas No Yes. Give Other amount Examples: Unp Soc	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay, v	State: Local: ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	or 1 Russell		Cage	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policie				
	Examples: Health, disability, or I	life insurance; health sa	vings account (HSA); credit	, homeowner's, or renter's insurance	
	✓ No				
	<u></u>	Com	pany name:	Beneficiary:	Surrender or refund value:
	Yes. Name the insurance of	ompany	,	,	
	of each policy and list its va	alue			
					_
					_
32.	Any interest in property that	is due vou from some	one who has died		
				licy, or are currently entitled to receive	
	property because someone has		ро	,,	
	p p				
	✓ No				
	Yes. Describe				
	Too. Boodingo				
		_ ,			
33.	Claims against third parties,			le a demand for payment	
	Examples: Accidents, employment	ent disputes, insurance	claims, or rights to sue		
	—				
	✓ No				
	Yes. Describe				
	—				
		-			
34.		dated claims of every	nature, including counte	erclaims of the debtor and rights	
	to set off claims				
	□ No				
	✓ No				
	Yes. Describe				
2.5	Any financial access you did y	ant also advillat			
35.	Any financial assets you did r	iot aireauy iist			
	No No				
	Yes. Describe				
		_			
36.	Add the dollar value of all of	your entries from Part	t 4, including any entries	for pages you have attached	\$200.00
	for Part 4. Write that number	here			\$200.00
	December Asses Business	- Dalata d Daamant	. V O	Interest in 1 interest and a state in Day	
Part	Describe Any Busines	s-Related Property	/ You Own or Have an	Interest In. List any real estate in Par	τι.
37.	Do you own or have any legal	or equitable interest	in any business-related	property?	
	_				Current value of the
	No. Go to Part 6.				
	Yes. Go to line 38.				portion you own?
	les. do to line so.				Do not deduct secured claims
					or exemptions
38.	Accounts receivable or comm	nissions you already e	arned		
	—				
	✓ No				
	Yes. Describe				
	L ree: Describerin				
	-	_			
39.	Office equipment, furnishings	s, and supplies			
	Examples: Business-related cor	nputers, software, mod	ems, printers, copiers, fax r	machines, rugs, telephones, desks, chairs, elec	etronic devices
	—				
	✓ No				
1	Yes. Describe				
	1 1 1 1 1 1 1 1				
	_				

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Deb	tor 1 Russell	Cage	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equipme	nt, supplies you use in business, and to	ols of your trade	
	✓ No			
	Yes. Describe			
41.	Inventory	_		
	Yes. Describe			
	Tes. Describe			
		_		
42.	Interests in partnerships or j	oint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
			· ·	-
40	•			<u>-</u>
43. 0	Customer lists, mailing lists, o	r other compilations		
	✓ No			
	Yes. Do your lists include p	personally identifiable information (as define	d in 11 U.S.C. § 101(41A))?	
	No			
	Yes. Describe			<u> </u>
44.	Any business-related proper	y you did not already list		
	✓ No			
	Yes. Give specific			
	information			
		ur entries from Part 5, including any ent	tries for pages you have attached	
for Pa	art 5. Write that number here			
Part	6: Describe Any Farm- a	nd Commercial Fishing-Related P	roperty You Own or Have an Interest In.	
· art	If you own or have an interest			
46.	Do you own or have any lega	l or equitable interest in any farm- or co	ommercial fishing-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, f	arm-raised fish		
	✓ No			
	Yes. Describe			
1		_		

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Debt		Cage	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No No			
	Yes. Describe			
	Test Bescribe			
50.	Farm and fishing supplies, chemicals, and feed			
	No No			
	Yes. Describe			
	Test Bescribe			
51.	Any farm- and commercial fishing-related property you did	not already list		
	No No			
	Yes. Describe			
	Test Bescribe			
-a A	dd tha dallan nalus af all af nann antriae frans Dant C in aludin			
	dd the dollar value of all of your entries from Part 6, including		-	
•			L	
Part	7: Describe All Property You Own or Have an Intere	est in That You Did N	lot List Above	
	Do you have other property of any kind you did not already li			
00.	Examples: Season tickets, country club membership	100.		
	✓ No			
	Yes. Give specific			
	information			
				
54. A	dd the dollar value of all of your entries from Part 7. Write tha	at number here		>
Dort	8: List the Totals of Each Part of this Form			
Part	Elst tile Totals of Each Fait of this Form			
55. I	Part 1: Total real estate, line 2		>	
	,			
56. r	part 2 total vehicles, line 5	\$3700.00		
67 D	last 2: Tatal navagnal and harrachald itams. line 45	\$3700.00		
37.P	Part 3: Total personal and household items, line 15	\$1115.00		
58. P	Part 4: Total financial assets, line 36	\$200.00		
59. i	Part 5: Total business-related property, line 45	_	•	
6U. I	Part 6: Total farm- and fishing-related property, line 52		-	
61. I	Part 7: Total other property not listed, line 54			
62 1	Total personal property. Add lines 56 through 61		·	Ac-:
		\$5015.00	Copy personal property total	+ \$5015.00
			F. J. F. S.	
				\$5015.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Russell		Cage			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	n as Exempt				
1.	3 · · · · · · · · · · · · · · · · · · ·					
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
	Brief description: Chevrolet Impala, 2006 Line from Schedule A/B: 03	\$3,700.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)		
	Brief description: Checking account, JPMorgan Chase Line from Schedule A/B: 17	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)		
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

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Debtor 1 Russell Cage Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$415.00 description: **✓** \$415.00 Misc. Household Goods 100% of fair market value, up to any and Furniture applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$300.00 description: **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$400.00 description: \checkmark \$400.00 Misc. Consumer 100% of fair market value, up to any **Electornics** applicable statutory limit Line from Schedule A/B: 07 Brief 735 ILCS 5/12-1001(b) \$0.00 description: \$0 Checking account, PNC 100% of fair market value, up to any Line from applicable statutory limit

Schedule A/B:

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		Du	cument Page 22 of C	00		
Fill in this	information to identify your case	se:				
Debtor 1	Russell		Cage			
20210	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fi	ling) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
Case num	nher		(State)			
(If known)						
Offici	al Form 106D					Check if this is an amended filing
Saha	dula Di Cradita	oro Who Ho	va Claima Sagura	d by Dran		· ·
<u>Scrie</u>	dule D. Credit	ors who ha	ve Claims Secure	a by Prop	erty	12/15
more space		nal Page, fill it out, nun	e are filing together, both are equal ber the entries, and attach it to the	•		
	-		vith your other schedules. You have	e nothing else to repo	ort on this form.	
	Yes. Fill in all of the information		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	3		
		i bolow.				
Part 1:	List All Secured Claims					
	st all secured claims. If a credit			Column A	Column B	Column C
	-	•	icular claim, list the other creditors in der according to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 AM	IERICAN CREDIT ACCEPT	Describe the property	that secures the claim:	\$8,545.00	\$3,700.00	\$4,845.00
Cre	ditor's Name i 1 E MAIN ST	053 Automobile	that secures the claim.			·
90	Number Street		, the claim is: Check all that apply.			
_		Contingent				
SP	ARTANBURG SC 29302	Unliquidated				
City	State ZIP Code no owes the debt? Check one.	Disputed				
VVII	Debtor 1 only	Nature of lien. Check a	all that apply.			
	Debtor 2 only	✓ An agreement you	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	, , ,			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a ri	ght to offset)			
Da	te debt was	Last 4 digits of accou	nt number1001			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$8,545.00

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HIII I	in this info	rmation to identify your o	ase:					
Deb	otor 1	Russell		Cage				
		First Name	Middle Name	Last Name				
	otor 2	-						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States I	Bankruptcy Court for the:	Northern	District of Illinois				
				(State)				
Cas (If knd	e number							
		orm 106E/F				Ch	eck if this is a	n amended filing
						_		
Sc	ched	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Form clain	r party to n 106A/B) ns that are entries in f vn).	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pa	t could result in a claim expired Leases (Official s Secured by Property.	ns and Part 2 for creditors wi . Also list executory contract Form 106G). Do not include a f more space is needed, copy top of any additional pages,	s on <i>Sched</i> iny credito the Part y	dule A/B: Pro ors with partia ou need, fill	perty (Official ally secured it out, number
1.		Go to Part 2.	secured claims against y	ou?				
2.	listed, ide As much Continua	entify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amoun ding to the creditor's nam particular claim, list the o		both priori	ty and nonprid	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Russell Cage Case number (if known) Middle Name Last Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Autovest, L.L.C. \$5,020.49 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 2247 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Michigan 48037 Southfield City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **V** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ 2017-M1-109780 Is the claim subject to offset? Yes 4.2 City of Chicago Department of Revenue \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 121 North LaSalle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Tickets Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.3 \$3,818.00 8205 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2013 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes

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Debtor 1 Russell Cage Case number (if known) Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 DEPT OF EDUCATION/NELN \$2,270.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 9/2013 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes DISCOVERBANK \$1,278.00 Last 4 digits of account number 3409 Nonpriority Creditor's Name POB 15316 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated WILMINGTON 19850 Delaware City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt CreditCard Other. Specify ___ Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY CO L 4.6 \$867.00 Last 4 digits of account number 8178 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 8/2016 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT

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Debtor 1 Russell Cage Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 MEDICREDIT, INC \$53.00 Last 4 digits of account number _ 2946 Nonpriority Creditor's Name 701 FOREST POINT CLE STE When was the debt incurred? 12/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHARLOTTE North Carolina 28273 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes Progressive \$8,320.58 Last 4 digits of account number Nonpriority Creditor's Name 256 West Data Drive When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 84020 Utah Draper City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 2015-M1-016183

Is the claim subject to offset?

✓ No Yes

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Debtor 1 Russell Cage Case number (if known) Middle Name First Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Blitt & Gaines On which entry in Part 1 or Part 2 did you list the original creditor? Name 661 Glenn Ave of (Check Line 4.5 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured 60090 Wheeling Illinois Last 4 digits of account number 3409 City State Zip Code SHINDLER KEITH S On which entry in Part 1 or Part 2 did you list the original creditor? Name 1990 E ALGONQUIN Sutie#180 of (Check Line 4.1 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Schaumburg Illinois 60173 Last 4 digits of account number City Zip Code State DEUTSCHMAN&ASSOCIATES PC On which entry in Part 1 or Part 2 did you list the original creditor? 77W WASHNGTON1525 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street

Last 4 digits of account number

60602

Zip Code

Illinois

State

Chicago

City

Part 2: Creditors with Nonpriority Unsecured

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Debtor 1 Russell First Name Cage Last Name Case number (if known) Middle Name

Part 4: Add the Amounts for Each Type of Unsecured Claim						
	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.					
			Total claims			
Total claims from Part 1	6a. Domestic support obligations.	6a.	so. — \$0.00			
	6b. Taxes and certain other debts you owe the government	6b.	o. = \$0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	s\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 I.			
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00			
			Total claims			
Total claims from Part 2	6f. Student loans	6f.	\$6,088.00			
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	j. \$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	so.00			
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$15,839.07			
	6j. Total. Add lines 6f through 6i.	6j.	\$21,927.07			

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Fill in this information to identify your case:						
Debtor 1	Russell	Cage				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(1)			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	any with whom you have	the contract or lease	State what the contract or lease is for
2.1 Lake Village East Name	Apartments		Residential Lease, Debtor is Lessor, Residential Apartment Lease for Term of 1 Year
4700 S. Lake Par	k Ave		nesidential Apartment Lease for Ferm of Freat
Number	Street		
Chicago	Illinois	60615	
City	State	Zip Code	

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		0000 17 100	Do	ocument Page	e 30 of 66	ı
Fill in t	his infor	mation to identify your o	case:			
Debtor	· 1	Russell		Cage		
		First Name	Middle Name	Last Name		
Debtor (Spouse,		First Name	Middle Name	Last Name		
United	States E	Bankruptcy Court for the:	Northern	District of Illinois		
Cooo	ıumber			(State)		
(If known						
					I I	heck if this is an mended filing
Offi.	oial	Form 106H			aı	nended illing
Olli	Ciai	1 01111 10011				
Sch	edul	e H: Your Co	debtors			12/15
1.	Do you No Ye Within t Californi	obs the last 8 years, have you, a, Idaho, Louisiana, Neva b. Go to line 3. es. Did your spouse, for No	ada, New Mexico, Puerto Ri	property state or territor co, Texas, Washington, and valent live with you at the	ry? (<i>Community property states and territories</i> include Arizo and Wisconsin.)	
		Name of your spouse,	former spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	ode	
	again a	s a codebtor only if tha	t person is a guarantor o	r cosigner. Make sure yo	or if your spouse is filing with you. List the person shown have listed the creditor on Schedule D (Official For Schedule D, Schedule E/F, or Schedule G to fill out Col	rm 106D),
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the	debt
					Check all schedules that apply:	

Cage, Deborah L. \checkmark Schedule D, line 2.1 Name Schedule E/F, line_____ 4700 S Lake Park Avenue, Apt 507 Number Street Schedule G, line Chicago City 60615 Illinois Zip Code State

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				9		
Fill in this informa	ation to identify	your case:				
Debtor 1 Rus			Cage			
_	t Name	Middle Name	Last N	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) Firs	t Name	Middle Name	Last N	ame	$ \mid$ \mid \mid \mid	An amended filing
						A supplement showing post-petition chapter
United States Bank the:	ruptcy Court for	Northern	District of Illi	nois tate)		expenses as of the following date:
Case number			(0	iaie)		
(If known)						MM / DD / YYYY
Official Fo	rm 106I					
Schedule I	: Your In	come				12
information about spouse. If more s number (if known	t your spouse. I pace is needed	f you are separated and , attach a separate she y question.	d your spous	se is not filin	g with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your emp	ployment		Debtor 1			Debtor 2
information.	oloyment					
If you have mor	e than one job,	Employment status	✓ Emplo	✓ Employed		Employed
attach a separate information abo			Not Er	nployed		Not Employed
employers.	ut additional	Occupation				
Include part time self-employed w				TRIEC GROUP INC		
	/ include student	Employer's address	17 W 220 22nd Street Ste 420		e 420	
or homemaker,			Number Str	eet		Number Street
						-
			Villa Park City	Illinois State	60181 Zip Code	City State Zip Code
			Oity	State	Zip Code	Only State Zip Code
		How long employed there?				
Dort O. Civo D.	ataila Abaut N					
Part 2: Give D	etalis Adout iv	Ionthly Income				
Estimate monthl spouse unless you		he date you file this form	ı. If you have	nothing to rep	ort for any line, v	vrite \$0 in the space. Include your non-filing
			combine the	information for	all employers fo	r that person on the lines below. If you need
more space, allac	ch a separate shee	et to this form.				
more space, attac	ch a separate shee	et to this form.		For	Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly	gross wages, sala	et to this form. ery, and commissions (before a calculate what the monthly well as the calculate what the monthly well as the		2	\$1,588.90	
List monthly deductions.) I be.	gross wages, sala	ary, and commissions (before calculate what the monthly w				

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Debto	or 1Russell First Name		Cage Last Name	Case number known)	f (if	
	riiot Hainio	made name	<u> </u>	For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here		→ 4.	\$1,588.90		
5. List	all payroll dedu					
5a.	Tax, Medicare,	and Social Security deductions	5a.	\$317.76		
5b.	. Mandatory cont	ributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contri	butions for retirement plans	5c.	\$0.00		
5d.	Required repay	ments of retirement fund loans	5d.	\$0.00		
5e.	Insurance		5e.	\$0.00		
5f.	Domestic suppo	rt obligations	5f.	\$0.00		
5g.	Union dues		5g.	\$0.00		
5h.	Other deduction	ns. Specify:	_ 5h.	+ \$0.00 +		
6. Add +5h.	the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$317.76		
7. Cal	culate total mon	thly take-home pay. Subtract line 6 from line	e 4. 7.	\$1,271.14		
8. List	all other income	e regularly received:				
8a.	business, profes	-				
		It for each property and business showing dinary and necessary business expenses, and net income.	l 8a.	\$0.00		
8b.	. Interest and div		8b.	\$0.00		
8c.	Family support p	payments that you, a non-filing spouse, or larly receive	a			
		spousal support, child support, maintenance, t, and property settlement.	8c.	\$0.00		
8d.	Unemployment	compensation	8d.	\$0.00		
8e.	Social Security		8e.	\$0.00		
	Include cash assistance th	nt assistance that you regularly receive stance and the value (if known) of any non- nat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or	8f.	\$0.00		
8g.	Pension or retir	ement income	8g.	\$0.00		
8h.	Other monthly i	ncome. Specify:	8h.	+ \$0.00 +		
	_	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.	\$0.00		
		ncome. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$1,271.14 +	=	\$1,271.14
Inc frie	elude contributions nds or relatives.	ular contributions to the expenses that you from an unmarried partner, members of your mounts already included in lines 2-10 or amounts.	household, yo	ur dependents, your roomn		
Spe	ecify:				1	1. + \$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				2. \$1,271.14
						Combined monthly income
13. D c	you expect an in	ncrease or decrease within the year after	you file this fo	rm?		
Ë	Yes. Explain:					
L	700. Explain.					

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		Do	ocument Page 33 of	f 66	
Fill in this inform	mation to identif	y your case:			
Debtor 1	Russell First Name	Middle Name	Cage Last Name		
Debtor 2				Check if this is: An amended filing	
(Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>	o la constantible de la colonida de
United States B Case number	ankruptcy Court	for the: Northern	District of Illinois (State)	expenses as of the	wing post-petition chapter 13 following date:
(If known)				MM / DD / YYYY	
	Form 10				10/15
Schedule	e J: Your	Expenses			12/15
information. If I		eeded, attach another sheet to	e are filing together, both are ed this form. On the top of any addi		
Part 1: Desc	ribe Your Ho	usehold			
1. Is this a join	nt case?				
✓ No. Go	to line 2				
Yes. Do	es Debtor 2 live	e in a separate household?			
_ г	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Ex	xpenses for Separate Household of	Debtor 2.	
2. Do you have	e dependents?	✓ No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information each dependent	for Dependent's relationship t Debtor 1 or Debtor 2	-	Does dependent live with you?
	enses include people other	✓ No			
than yourself and dependents		Yes			
Part 2: Estir	nate Your On	going Monthly Expenses			
	f a date after th		ss you are using this form as a s supplemental Schedule J, check		
	•	h non-cash government assistar luded it on Sc <i>hedule I: Your Inc</i> o	-		Your expenses
	or home owner		e. Include first mortgage payments	and	\$400.00
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Russell
 Cage
 Case number (if known)

 Last Name
 Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection	ction	6b.	\$0.00
6c. Telephone, cell phone, Inter	net, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping suppl		7.	\$265.00
8. Childcare and children's educ	ation costs	8.	\$0.00
9. Clothing, laundry, and dry clea	aning	9.	\$15.00
10. Personal care products and	services	10.	\$10.00
11. Medical and dental expenses	s	11.	\$5.00
12. Transportation. Include gas, r Do not include car payments	maintenance, bus or train fare.	12.	\$120.00
13. Entertainment, clubs, recrea	tion, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and	religious donations	14.	\$0.00
15. Insurance. Do not include insurance deduc	sted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$50.00
15d. Other insurance. Specify:_		15d	\$0.00
16. Taxes. Do not include taxes de	ducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease paymen	ts:	.0	
17a. Car payments for Vehicle 1		17a	\$300.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
	naintenance, and support that you did not report as deducted from I, Your Income (Official Form 106I).	10	\$0.00
	support others who do not live with you.	18.	
Specify:	одруги отположно или уст	19.	\$0.00
20.Other real property expenses	not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other prope		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or	r renter's insurance	20c	\$0.00
20d. Maintenance, repair, and u	pkeep expenses.	20d	\$0.00
20e. Homeowner's association	or condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Russ			Cage	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	es.				\$1,265.00
	nes 4 through 21.					\$0.00
. ,	` , ,	**	from Official Form 106J-2			\$1,265.00
22c. Add lii	ne 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	your monthly net inco	me.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$1,271.14
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,265.00
		ses from your monthly ir	icome.			\$6.14
The re	esult is your monthly ne	t income.			23c	
			oan within the year or do ynodification to the terms of			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Russell		Cage	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Russell Cage	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 5/3/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill i	n this ir	nformation t	o identify your o	case:					
Deb	tor 1	Russe			Cage				
Deb	tor 2	First N	ame	Middle	Name Last N	ame			
(Spot	use, if filin	ng) First N	ame	Middle	Name Last N	ame	•		
Unit	ed State	es Bankrupt	cy Court for the:	Northern	District of III	inois State)			
Case (If knd	e numb	per				natoj			
	•	. L Caus	- 107						Check if this is a amended filing
		al Forr					_		amended hilling
					for Individuals				12/1
info	matio	n. If more		ed, attach a sep	narried people are filir parate sheet to this fo				
Pari	:1: G	ive Detail	s About Your	Marital Status	and Where You Live	ed Before			
1.	What	t is your cu	rrent marital st	atus?					
		Married							
	ш.	Not married	I						
2.	Durir	ng the last	3 years, have ye	ou lived anywher	e other than where you	live now?			
	 	No							
		Yes. List all	of the places yo	ou lived in the las	st 3 years. Do not includ	e where you live	now.		
		Debtor 1:			Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
					there				there
						Same a	s Debtor 1		Same as Debtor 1
	;	Ni In a Chr.			From	Niversity and Other			From
		Number Stre			To	Number Stre	eet		To
	_	City	State	Zip Code		City	State	Zip Code	Comp on Dobtor 1
						Same a	s Debtor 1		Same as Debtor 1
	į	Number Stre	eet		From	Number Stre	eet		From
	-				To				To
	·	City	State	Zip Code		City	State	Zip Code	
	_								
3.					pouse or legal equivale siana, Nevada, New Mexi			- '	ommunity property states
	✓ No	0							
	Ye	es. Make sı	ıre you fill out S	chedule H: Your	Codebtors (Official For	m 106H).			

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Debtor 1 Russell Cage Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5227.50 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$12701.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$15000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Cage Debtor 1 Russell __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Russell			Ca	ige	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insi con age	ders include your operations of which	relatives; a you are a or a busin	ny general partners n officer, director, ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Datas of	Tatal amazont	A	Decree for this regiment
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	011	Olada	7'- 0-1-				
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zin Codo				
	City	State	Zip Code				
insi	der? ude payments on	debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				·		
	Number Street						
_	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				

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Debtor 1 Russell Cage Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Collection Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M1-112945 60602 Chicago Illinois City State Zip Code Case title Collection ✓ Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M1-109780 Chicago Illinois 60602 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Russell	Cage	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, di accounts or refuse to make a payment because y		ank or financial institution, set off any am	ounts from your
	✓ No			
	Yes. Fill in the details.			
		Describe the action the	creditor took Date action was taken	Amount
				_
	Creditor's Name	_		
	Number Street	-		
		_ Last 4 digits of account r	umber: XXXX-	
	City State Zip Code	_		
	only on 210 210 210			
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another offici		oossession of an assignee for the benefit o	of creditors, a court-
	No.			
	✓ No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, d	id you give any gifts with a to	tal value of more than \$600 per person?	
	▽ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Person to whom You Gave the Gift			
		-		
		_		
	Number Street			
		_		
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		_
	Person to Whom You Gave the Gift	_		<u> </u>
	Person to Whom You Gave the Gift	_		
		- - -		
	Person to Whom You Gave the Gift Number Street	- - -		
	Number Street			
		- - -		

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Debt		Russell		Cage	Case number (if known)	
		First Name	Middle Name	Last Name			
14.	\A/i+	hin 2 years before you filed t	for hankruntov, did vo	u aivo any aifte or contrib	vutions with a total value of	f mare than \$600	to any charity?
14.	WIL	iiii 2 years belore you lileu i	ior bankruptcy, did yc	ou give any gints or continu	outions with a total value of	i more than \$600	to any charity:
	✓	No					
		Yes. Fill in the details for ea	ch gift or contribution				
		Gifts or contributions to ch	narities	Describe what you cont	ributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Criainly of raine					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed fo	r bankruptcy or since	you filed for bankruptcy,	did you lose anything beca	use of theft, fire,	other disaster, or
	gan	nbling?					
	✓	No					
	П	Yes. Fill in the details.					
		Describe the property you	lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims	on line 33 of Schedule		
				A/B: Property.			
		List Certain Payments o	u Tuanafana				
		ut seeking bankruptcy or pr ude any attorneys, bankruptcy No			or services required in your bar	nkruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of	f any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 0.00		5/3/2017	\$0.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois	60603				
		City State	Zip Code				
		Email or website address					
		None					
		Person Who Made the Payme	ent, if Not You				
		Person Who Was Paid	_				
		N					
		Number Street					
		-					
		-					
		City State	Zip Code				
		Email or website address					
		Entail of Website dudiess					
		Person Who Made the Payme					

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Debto	or 1 Russell	Cage	Case number (if known)	
	First Name Middle Name	Last Name		
h	Within 1 year before you filed for bankruptcy, di help you deal with your creditors or to make pa Do not include any payment or transfer that you list	yments to your creditors?	ır behalf pay or transfer any property to a	inyone who promised to
	Yes. Fill in the details.			
		Description and value of any transferred	property Date payment or transfer was made	Amount of payment
	Person Who Was Paid	_		
	Number Street	_		
	City State Zip Code	_		
t Ii	Within 2 years before you filed for bankruptcy, of the ordinary course of your business or financial include both outright transfers and transfers made a and transfers that you have already listed on this stated in the work of the course of	Il affairs? as security (such as the granting of a s		
		Description and value of any property transferred	Describe any property or payments received or debts p in exchange	Date transfer was made
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you			
	Person Who Received Transfer	_		
	Number Street	_		
	City State Zip Code Person's relationship to you	_		
b	Within 10 years before you filed for bankruptcy, beneficiary? (These are often called asset-protection devices.)	did you transfer any property to a	self-settled trust or similar device of whi	ch you are a
L	Yes. Fill in the details.	Description and value of the	ne property transferred	Date transfer was made
	Name of trust			

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Debtor 1 Russell Cage Case number (if known) Middle Name First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Russell Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Russell			Cage	Case numb	oer (if known)	
		First Name	Mid	Idle Name	Last Name			
26.	Hav	e you been a party	y in any judicial	or administrativ	e proceeding under	any environmental lav	v? Include settlements and order	rs.
	✓	No						
		Yes. Fill in the det	ails.					
				Cor	urt or agency	Nat	ure of the case	Status of the case
		Case title						Case
		-		Cou	urt Name			Pending
								On appeal
		Case number		Nur	nber Street			Concluded
				City	State	Zip Code		ш
Part	11:	Give Details Ab	out Your Bus	iness or Conn	ections to Any Bu	siness		
27.	Witl	nin 4 years before	you filed for bar	nkruptcy, did yo	u own a business or	have any of the followi	ng connections to any business?	•
		A sole proprie	etor or self-emp	loyed in a trade	, profession, or other	activity, either full-time	e or part-time	
		A member of	a limited liability	company (LLC) or limited liability pa	rtnership (LLP)		
		A partner in a						
		_		ging executive o				
		An owner of a	at least 5% of th	ie voting or equi	ty securities of a corp	poration		
	✓	No. None of the a	bove applies. G	Go to Part 12.				
		Yes. Check all that	at apply above a	and fill in the det	ails below for each b	ousiness.		
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
							EIN:	
		Business Name					LIIV.	
		Number Street					Dates business existed	
					Name of accounta	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu include Social Security nu	
								iniber of ITIN.
		Business Name					EIN:	
		Number Street					Dates business existed	
					Name of account	ant or bookkeeper		
		City	State	Zip Code			From To	
					Describe the natu	re of the business	Employer Identification nu	
							include Social Security nu	mber or ITIN.
		Business Name					EIN:	
		Number Cturet					Dates business existed	
		Number Street			Name of account	ant or bookkeeper	Dates Dusiliess existed	
		City	State	Zip Code			From To	
								

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Deb	tor 1	Russell			Cage	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other par No Yes. Fill in the det	rties.	bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
					2410 100404	
		Name			MM/DD/YYYY	
					_	
		Number Street				
					_	
		City	State	Zip Code		
Pari	t 12:	Sign Below				
1	true a	and correct. I unde kruptcy case can	erstand that	making a false sta es up to \$250,000,	tement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			re of Debtor			Signature of Debtor 2
		3				Date
		Date	5/3/2017			Duto
	Did v	ou attach addition	al pages to	Your Statement of	Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
			a. pagoo to			
	⊻ ^	lo				
	☐ Y	'es				
ı	Did yo	ou pay or agree to	pay someoi	ne who is not an at	torney to help you fill out I	pankruptcy forms?
	.ZI N	lo				
	_	es. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice,
	Ш '	33tamo 01 polo01	•			Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Russell	Cage			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: AMERICAN CREDIT ACCEPT Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 053 Automobile Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Russell		Cage	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpire	d Personal Property Leas	es		
inform	y unexpired personal pration below. Do not list	roperty lease that you listed in	n Schedule G: Executory I leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).	!
De	escribe your unexpired	personal property leases		Will the lease be assumed?	
Le	ssor's name:			No Yes	
	scription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	scription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:				
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Le	ssor's name:			No Yes	
	escription of leased operty:			_	
Le	ssor's name:			No Yes	
	escription of leased operty:			_	
Le	ssor's name:			□ No □ Yes	
	escription of leased operty:			_	
Part 3:	Sign Below				
Und	_		my intention about any	property of my estate that secures a debt and any personal	
_	/s/ Russell Cage		x _		
5	Signature of Debtor 1		Sig	gnature of Debtor 2	
[Date 5/3/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern District of Illinoi	S	
In re	Russell Cage		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF COM	MPENSATION OF A	TTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bar compensation paid to me within one year be rendered or to be rendered on behalf of the compensation.	efore the filing of the petition in ba	nkruptcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to accept			\$1,250.00
	Prior to the filing of this statement I have rec	ceived		\$0.00
	Balance Due			\$1,250.00
2.	. The source of the compensation paid to me	was:		
	✓ Debtor	Other (specify)		
3.	. The source of the compensation paid to me	is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above-dismembers and associates of my law firm		ner person unless th	ey are
	I have agreed to share the above-disclosmembers or associates of my law firm. At the people sharing in the compensation	A copy of the agreement, together v		
5.	 In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situ bankruptcy; 			
	b. Preparation and filing of any petition	, schedules, statements of affairs a	and plan which may	be required;
	c. Representation of the debtor at the r	neeting of creditors and confirmati	ion hearing, and any	adjourned hearings thereof;
6.	. By agreement with the debtor(s), the above-	disclosed fee does not include the	following services:	
		CERTIFICATION		
	certify that the foregoing is a complete state tor(s) in this bankruptcy proceedings.	ment of any agreement or arrangen	nent for payment to	me for representation of the
	5/3/2017	/s	/ Chad Mizelle	
	Date	Sign	nature of Attorney	
		Se	emrad Law Firm	
		Na	ame of law firm	-

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cage, Russell	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	TION OF CREDITOR MAT	TRIX
Th knowledge	e above named Debtors hereby verify th	nat the attached list of creditors is to	rue and correct to the best of their
Date:	5/3/2017	/s/ Cage, Russel Cage, Russell Signature of De	

AMERICAN CREDIT ACCEPT 961 E MAIN ST SPARTANBURG, SC, 29302

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

DISCOVERBANK POB 15316 WILMINGTON, DE, 19850

Blitt & Gaines 661 Glenn Ave Wheeling, IL, 60090

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

MEDICREDIT, INC 701 FOREST POINT CLE STE CHARLOTTE, NC, 28273

Autovest, L.L.C. Po Box 2247 Southfield, MI, 48037

SHINDLER KEITH S 1990 E ALGONQUIN Sutie#180 Schaumburg, IL, 60173

Progressive PO Box 94568 Cleveland, OH, 44101

DEUTSCHMAN&ASSOCIATES PC 77W WASHNGTON1525 Chicago, IL, 60602

City of Chicago Department of Revenue P.O. Box 06152 Chicago, IL, 60606

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Debtor 1 Russell First Name	Middle Name	Cage Last Name	Case number (if known)	
	estions for Reporting Purpose			
^{16.} What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	y consumer debts? Cor al primarily for a personal y business debts? Busin investment or through th	l, family, or household ness debts are debts th ne operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter Yes. I am filing under Chapter expenses are paid that the No. Yes.		ter any exempt property stribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,00	E.a	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million T	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pan 76. Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$50 million \$100 million -\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, ar correct. If I have chosen to file under Ch of title 11, United States Code. under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance will understand making a false stat connection with a bankruptcy or both. 18 U.S.C. §§ 152, 1341, 1 /s/Russell Cage Signature of Depter 1 Executed on	apter 7, I am aware that I understand the relief available of I did not pay or agree to ned and read the notice rith the chapter of title 11, ement, concealing properties can result in fines up 519, and 3571	I may proceed, if eligible valiable under each charpon pay someone who is required by 11 U.S.C. § United States Code, secty, or obtaining mone	le, under Chapter 7, 11,12, or 13 upter, and I choose to proceed not an attorney to help me fill (342(b)). Expecified in this petition. By or property by fraud in sonment for up to 20 years, or

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Fill in this info	rmation to identify your c	:ase;			
Debtor 1	Russell		Cage		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, If filling)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number		***************************************	(State)	-	
(If knawn)					
Official	Form 106De	ec .		ornania de la compania del compania del compania de la compania del compania del compania de la compania del	Check if this is a amended filing
Declarat	ion About an	Individual Debto	or's Schedules		12/1
If two married	people are filing togeth	er, both are equally respons	sible for supplying correct in	nformation.	
at brob	1341, 1519, and 3571.	ine pankruptcy schedules or lon with a bankruptcy case	amended schedules. Maki can result in fines up to \$2	ng a false statement, concealing pro 50,000, or imprisonment for up to 20	perty, or obtaining years, or both. 18
Did you p	ay or agree to pay some	one who is NOT an attorney	y to help you fill out bankru	otcy forms?	
No					
Yes.	Name of person		Attach Bankruptcy Petit Signature (Official Form	ion Preparer's Notice, Declaration, and 119).	
linder see	unity of navium, 1 de-te-				
that they	are true and correct.	e that I have read the summ	ary and schedules filed with	h this declaration and	
✗ /s/ Russe	III Cage	Q1111	x		
Signature o			Signature of	Debtor 2	Was and Associated Street
Date 5/3/	2017	(Date		

Date

MM/DD/YYYY

MM/DD/YYYY

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Debt	or 1 Russell	Cage	Case number (ft known)
	First Name Middle Name	Last Name	
28,	Within 2 years before you filed for bankruptcy, did you creditors, or other parties. No Yes. Fill in the details below.	ı give a financial statı	ement to anyone about your business? Include all financial institutions,
		Date issued	
	Name	MM/DD/YYYY	
	Number Street		
	City State Zip Code		
Part	[원] Sign Below		
•••	bankruptcy case can result in fines up to \$250,000, or	iment, concession or	hments, and I declare under penalty of perjury that the answers are operty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Date 5/3/2017	V	Date
Di	d you attach additional pages to Your Statement of Fi	mancial Affairs for Inc	fividuals Filing for Rankruntov (Official Forms 1077)
Z	No Yes		and all thing for Bankiuptcy (Directal Point 197)?
Di	d you pay or agree to pay someone who is not an atto	rney to help you fill or	ut bankruptcy forms?
	No		· ·
green green	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor Russell		Cage	Case number (#
1 First Name	Middle Name	Last Name	known)
Pan 22 List Your Unexpired		TO 10 THE RESERVE OF	
For any unexpired personal pro information below. Do not list r assume an unexpired personal			y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Describe your unexpired pe	ersonal property leases	:	Will the lease be assumed?
Lessor's name:	Norm on 1988, hannour from you want of sign Andrews grips and a second of sign of sign of sign of sign of sign of		No
Description of leased property:			Succession Control Con
Lessor's name:		The second se	No Yes
Description of leased property:			entre de la constante de la co
Lessor's name:		et talist et antice et an anagament quant et aliste the the anaga product depth of mouth billy on your section of the second of	No Yes
Description of leased property:			Brownik
Lessor's name:	er kommen er kritige grennen i kleine der en som er gestellen auch er kommen je de kommen je kritige er kritig		No Yes
Description of leased property:	en e		
Lessor's name:		Charles and the state of the st	No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Sign Below		Constitution militaria, in the constitution and an energy of the constitution of the c	
Under penalty of perjury, I dec property that is subject to an	clare that I have indicated m unexpired lease.	ŷ intention about any p	property of my estate that secures a debt and any personal
X /s/ Russell Cage Signature of Debtor 1	60egg/	🗶 Signa	ature of Debtor 2
Date 5/3/2017 MM/DD/YYYY		Date	MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Cage, Russell	0 11	
	Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIFI	ICATION OF CREDITOR MAT	TRIX
Ti nowledge	ne above named Debtors hereby ver e.	ify that the attached list of creditors is tr	rue and correct to the best of their
Pate:	5/3/2017	/s/ Cage, Russell	20call
		Cage, Russell Signature of Deb	otor /

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Debtor 1 Russell	Cage	Case number (#known)	
First Name Middle Name	Last Name	Column A	
		Debtor 1	Column B Debtor 2 or
8.Unemployment compensation Do not enter the amount if you contend that the amounder the Social Security Act. Instead, list it here:	ount received was a benefit	\$0.00	non-filing spouse
For youFor your spouse	\$0.00 \$0.00		
Pension or retirement income. Do not include any benefit under the Social Security Act.	amount received that was a	s <u>0.00</u>	market and the second s
10.Income from all other sources not listed above, amount. Do not include any benefits received under payments received as a victim of a war crime, a crime international or domestic terrorism. If necessary, list of page and put the total below.	the Social Security Act or		
Total amounts from a service of the		40.00	Where the state of
Total amounts from separate pages, if any.		+\$0.00	+
11. Calculate your total current monthly income. A each	=	\$871,25	= \$871.25
column. Then add the total for Column A to the to	tal for Column B.		
			Total current monthly income
Pan 24 Determine Whether the Means Test A			
 Calculate your current monthly income for the y Copy your total current monthly income from lin 	ear. Follow these steps:	O II	
Multiply by 12 (the number of months in a year		Copy ilne	9071,20
12b. The result is your annual income for this part of	the form.		X 12 12b. \$10,455,00
13 Calculate the median family income that applies	to you Wollow to you at any		
	Illinois		
Fill in the state in which you live.	**************************************		
Fill in the number of people in your household.	Angeles and the second	j	
Fill in the median family income for your state and siz household.			13. \$50,765.00
To find a list of applicable median income amounts, g instructions for this form. This list may also be availab	o online using the link speci	ified in the separate	
4. How do the lines compare?		,	
14a. Line 12b is less than or equal to line 13. On Go to Part 3.	the top of page 1, check bo	ox 1. There is no presumption of abus	se.
14b. Line 12b is more than line 13. On the top o Go to Part 3 and fill out Form 122A-2.	f page 1, check box 2, The p	presumption of abuse is determined b	y Form 122A-2.
Partis: Sign Below			
By signing here, I declare under penalty of perjury the	at the information on this sta	atement and in any attachments is true	and correct.
🗴 /s/ Russell Cage	W / *	c	
Signature of Debtor 1		Signature of Debtor 2	. To The Mark Mark Street Control of Williams
Date 5/3/2017 MM/DD/YYYY		Date 5/3/2017 MM/DD/YYYY	
If you checked line 14a, do NOT fill out or file Form If you checked line 14b, fill out Form 122A-2 and f	i 122A-2. ile it with this form.		

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Russell Cage		Case	No.	
	Debtor				known)
			Chapte	er Cha	apter 7
	DISCLOSURE OF	COMPENSAT	ION OF ATTORN	IEY FOR DE	BTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal 	e vear perore the tiling of	the petition in banks into a	parood to be noted to a	ma far anniana
	For legal services, I have agreed to a	ccept			\$1,250.00
	Prior to the filing of this statement I	have received			\$0.00
	Balance Due				\$1,250.00
2.	The source of the compensation pai	d to me was:			
	Z Debtor	Other (spe	cify)		
3.	The source of the compensation paid	d to me is:			
	✓ Debtor	Other (spe	cify)		
4.	I have not agreed to share the ak members and associates of my l	oove-disclosed compens aw firm.	ation with any other person u	nless they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the agre	n with a other person or perso ement, together with a list of	ons who are not the names of	
5.	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	. I have agreed to render cial situation, and rende	legal service for all aspects of ring advice to the debtor in de	the bankruptcy case, atermining whether to	including: file a petition in
	b. Preparation and filing of any	petition, schedules, state	ements of affairs and plan whi	ch may be required;	
	c. Representation of the debtor	at the meeting of credito	ors and confirmation hearing, a	and any adjourned hea	arings thereof;
6.	By agreement with the debtor(s), the	above-disclosed fee doe	s not include the following se	rvices:	
			· · · · · · · · · · · · · · · · · · ·		
			FICATION		
debto	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agree	ment or arrangement for payn	nent to me for represe	ntation of the
	5/3/2017		/s/ Mike Miller		
	Date		Signature of Attorne	Э	
		M-001 (8 A C (8 A C) (8 A C (8 A C) (8 A C (8 A C) (8 A C (8 A C) (8 A C	Semrad Law Firm		
			Name of law firm		



CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,250.00

attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments;

or

2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.



As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Client

Date: 05/03/2017

Client_

Attorney